

Implementation of Good Corporate Governance Policies and Regulations

Anti Money Laundering and Counter Terrorism Financing (AML-CFT) Policy

Along with the development of complexity and the usage of financial services, including its distribution channel (multi channel marketing) and the increase of information technology usage in insurance industry resulting in the increase of the risks related to money laundering and terrorism financing activities, the Company is committed to establish a policy on the monitoring and management procedure, also risk mitigation, of Anti Money Laundering and Counter Terrorism Financing (“Policy”). The Policy will be utilized to manage and mitigate such risks, of which the Company will implement it consistently.

Board of Commissioners, Sharia Supervisory Board, Board of Directors, management, Employees and Agents are obliged to understand, comply, and implement all applicable laws and regulations and this Policy.

This Policy is also established to enable Company and its sharia business unit to identify the profile and characteristics of transaction of the Customer and/or Beneficial Owner (BO), if any. In this regard, the Company may identify any irregular transactions which can result in suspicious transaction, and to establish the report on such report to the Indonesian Financial Transaction Reports and Analysis Center (INTRAC) as required by applicable laws and regulations.

The Company is committed to set out the highest compliance standard of the AML & CFT provisions to prevent the misuse of product and service to commit money laundering and terrorism financing crimes in order to uphold the trust of the customers and stakeholders.